

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

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In Re:

Henry L Zeigler  
171 Linwood Avenue  
Apt. 4C  
Buffalo, NY 14209

Case No.: 1-10-13422-CLB  
Chapter: 7

Debtor(s)

Last four digits of Social-Security or Individual   xxx-xx-2875  
Taxpayer-ID (ITIN) No(s)/Complete EIN:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: November 12, 2010

BY THE COURT

Honorable Carl L. Bucki  
Chief, United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

\* You could have received this notice electronically. Register to receive future notices sent electronically through the Bankruptcy Notice Center: <http://www.EBNuscourts.com>

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Form b18/Doc 13

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# CERTIFICATE OF NOTICE

District/off: 0209-1  
Case: 10-13422

User: illig  
Form ID: bl8

Page 1 of 1  
Total Noticed: 24

Date Rcvd: Nov 12, 2010

The following entities were noticed by first class mail on Nov 14, 2010.

db +Henry L Zeigler, 171 Linwood Avenue, Apt. 4C, Buffalo, NY 14209-2045  
ntcapr Independence Receivables c/o Recovery Management S, 25 SE 2nd Ave, Suite 1120,  
Miami, FL 33131-1605  
20554423 +ACS/Bank Of America, 501 Bleeker Street, Utica, NY 13501-2401  
20554424 +AFNI Inc., PO Box 3097, Bloomington, IL 61702-3097  
20554427 +Chief Clerk Of The City Court Of Buffalo, 50 Delaware Avenue, Buffalo, NY 14202-3803  
20554428 +Consumer Portfolio Service, PO Box 57051, Irving, CA 92619-7051  
20554429 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
20554430 +ER Solutions, 800 SW 39th Street, Renton, WA 98057-4975  
20554431 +Erie County District Attorney, 25 Delaware Avenue, Buffalo, NY 14202-3926  
20554433 +I C System Inc., PO Box 64378, Saint Paul, MN 55164-0378  
20554434 +IC System Inc., PO Box 64378, Saint Paul, MN 55164-0378  
20554435 +Melvin & Melvin, 217 South Salina Street, Syracuse, NY 13202-1390  
20554436 +Mercentile Adjustment Bureau, 6390 Main Street S-160, Wililamsville, NY 14221-5859  
20554438 +NCO Finance, PO Box 15636, Wilmington, DE 19850-5636  
20554437 +National Grid, PO Box 5186, Buffalo, NY 14240-5186  
20554439 +New Millenium Bank, 57 Main Street, S-160, Williamsville, NY 14224-2745  
20554440 +Niagara Frontier Transportation Authority, 1404 Main Street, Buffalo, NY 14209-1733  
20554441 +Niagara Frontier Transportation Authority, General Counsel, 181 Ellicott Street,  
Buffalo, NY 14203-2221  
20554442 +Solomon & Solomon, PO Box 15019, Albany, NY 12212-5019

The following entities were noticed by electronic transmission on Nov 12, 2010.

20554425 EDI: BANKAMER.COM Nov 12 2010 15:28:00 Bank Of America, PO Box 15026,  
Wilmington, DE 19850-5026  
20554426 +EDI: CAPITALONE.COM Nov 12 2010 15:28:00 Capital One, 1680 Capital One Drive,  
McClern, VA 22102-3407  
20554432 EDI: AMINFOFP.COM Nov 12 2010 15:28:00 First Premier Bank, PO Box 5519,  
Sioux Falls, SD 57117-5519  
20583141 EDI: RECOVERYCORP.COM Nov 12 2010 15:28:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
20554443 +EDI: USAA.COM Nov 12 2010 15:28:00 USAA Savings Bank, PO Box 47504,  
San Antonio, TX 78265-7504

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2010

Signature:

